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SBA Online:
www.sba.gov

SBA Western Pennsylvania District
Office Online:
www.sba.gov/pa/pitt/

Staff Directory:
www.sba.gov/pa/pitt/directory.html

*All of the SBA's programs and services
are provided to the public on a
nondiscriminatory basis*

SBA Participates in \$1.8 Million Ribbon Cutting Ceremony

On Thursday, August 5, 2004, DelGrosso's Amusement Park, located in Tipton, PA, celebrated the largest expansion in the Park's history with the opening of three new rides, including the very special *Crazy Mouse*. This \$1.8 million project, which included an SBA 504 loan, financed additional park rides and updates to DelGrosso's kitchen. The project will also create a number of new jobs in the area.



Joining in the celebration was Altoona-Blair County Development Corporation (ABCD Corp.), an SBA 504 Certified Development Company (CDC) Intermediary, who oversaw the coordination of all the financial partners for this project. Also in attendance at the event were the financial partners of this project: Acting District Director Don Carter and acting Finance Chief Steve Drozda of the U.S. Small Business Administration, representatives from First Commonwealth Bank, and PA Small Business First Fund. Two local TV stations covered the occasion, which approximately 50 individuals were in attendance.

The SBA's 504 Loan Program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings, and equipment. The program allows for a lower down payment and the collateral is generally asset-financed, which allows other assets to be free of liens and available to secure additional financing. The bank can rely on a local CDC intermediary to package a 504 project for the borrower and to serve as the liaison with the SBA.

In conclusion of the day's festivities, Don and Steve hopped aboard the *Crazy Mouse* for a "spinning experience" in Blair County. **SBA**



The Small Business Administration hopes you will join us at the premier Minority Small Business Celebration in Western Pennsylvania.

You are cordially invited to participate in a day-long program that includes workshops on marketing, finance, and strategic planning. Visit booths set up by Banks, IRS, SBA, SCORE, Small Business Development Centers, and other Economic Development Organizations. Hear a dynamic keynote speaker. Enjoy a soul food lunch and meet this year's award winners as the Minority Business Opportunity Committee (MBOC) and SBA recognize the Minority Small Business Person of the Year and many other deserving minority business award supporters. See the flyer to the right for more details.

To register for the event, contact Ben Butler of MBOC at (412)395-6067. Checks should be forwarded to:

Minority Business Opportunity Committee
c/o Ben Butler
Federal Building – Room 4
1000 Liberty Avenue
Pittsburgh, PA 15222-4004

Minority Enterprise Development Celebration “Forward to the Future: MBE – the National Priority”



WHO: Sponsored by the Minority Business Opportunity Committee (MBOC).

WHAT: Honoring Western Pennsylvania's Outstanding MBE/WBE Small Business Owners and Advocates.

WHERE: Ramada Plaza Suites & Conference Center; One Bigelow Square, Pittsburgh.

WHEN: October 1, 2004
8:00am – 3:00pm

COST: \$40.00 per person

WHY:

- Join more than 300 of your friends and business associates to celebrate this year's Minority Enterprise Development Week.
- Attend interesting and informative workshops.
- Meet this year's Outstanding MBE/WBE Small Business Owners and Advocates.
- Network with Bankers, Economic Development Resource Officials, Prime Contractors, Federal, State, County and City Representatives

**SAVE THIS
DATE**

October 1, 2004 Register Now

For additional information, contact Ben Butler at (412)395-6067

New Online Application for SBA's 8(a) Program will be less cumbersome for Entrepreneurs

The U.S. Small Business Administration unveiled a new electronic online application that will make it easier, faster, and less expensive for small firms to apply for 8(a) Business Development and Small Disadvantaged Business (SDB) certification directly from SBA's web site.

SBA Administrator Hector V. Barreto announced, "The newly launched 8(a) on-line application will allow small businesses to apply for 8(a) and SDB certification directly from the SBA's web site, and ensure more small businesses are able to successfully compete for federal contracting opportunities." The web site is www.sba.gov and can be found under the section entitled "Hot Items."

The SBA's 8(a) Business Development Program helps small businesses owned, controlled, and operated by socially and economically disadvantaged individuals by providing management, technical, financial, and federal contracting assistance with the aim of helping these entrepreneurs create viable businesses. About 70 companies are presently certified in the 8(a) program in Pittsburgh. During FY 2003, \$50 million in federal contracts were awarded to companies participating in the program.

The application is 100 percent Web-based, allowing applicants to apply without downloading any software or plug-ins, replacing a four-page written application that required substantial supporting documentation. The online application incorporates features including context sensitive help, real-time validation, printer-ready versions and integrates with the Central Contractor Registry (CCR).

For more information, visit the SBA web site or contact Barbara Fisher, Assistant District Director for Marketing & Entrepreneurial Development at (412)395-6560, extension 111. **SBA**



SBA Breaks All-Time Loan Record-Pgh.

Agency Has Already Surpassed 2003 Loan Numbers

U.S. Small Business Administration's Administrator, Hector V. Barreto, announced that, within the last two full months of the fiscal year, the SBA had already backed more loans in its 7(a) and 504 programs than ever before in its 51-year history.

As of August 6 – eight weeks before the end of fiscal year 2004 – the SBA's 7(a) loan program had guaranteed 67,493 loans in fiscal year 2004, more than the record 67,306 7(a) loans made in all of fiscal year 2003. In addition, the agency has backed 6,974 loans through its 504 program, surpassing the 2003 record of 6,863. The 2004 fiscal year ends on September 30. When compared to the same time period last year, these record-breaking numbers represent dramatic increases: 23 percent for 7(a) and 27 percent for 504.

Not only has the SBA broken overall lending records, but the Pittsburgh District Office has also already exceeded 2003 numbers for some of the fastest growing segments of the small business community. With only two months left of 2004 fiscal year, the SBA has already surpassed the total 2003 number of loans to African-Americans, Hispanics, and Asian Americans. Compared to the same time period last fiscal year, team loans, (loans to minority, women, rural, and spec zones) have increased by 63%. **SBA**

Women's Leadership Initiative

Melanie Sabelhaus, Deputy Administrator of the U.S. Small Business Administration and Chair of the National Women's Initiative Council, provided the keynote address at the United Way of Allegheny County's Third Annual Women's Leadership Initiative Breakfast. Melanie spoke to an audience of 700 on Thursday, September 9, 2004 at the David L. Lawrence Convention Center on women's leadership and the role today's women play in entrepreneurship.

Following the leadership breakfast, Melanie addressed another group of business owners and resource partners concerning the "Business Briefcase" management tool for business owners and their employees. For more information on the "Business Briefcase," contact United Way at (412)261-6010.

SBA

Mark your calendar!

SBA Administrator Hector Barreto to Address
Big Ideas for Small Business Conference
October 12 – 13, 2004

SBA Administrator Hector V. Barreto will be the keynote speaker at a major small business conference entitled “*Big Ideas for Small Business*” being held on October 12 – 13, 2004 at the Ambassador Banquet and Conference center, 7794 Peach Street, Erie, Pennsylvania.

The program is sponsored by the Federal Reserve Banks of Cleveland and New York in conjunction with the Ben Franklin Technology Partners, City of Erie, Gannon University Small Business Development Center, Clarion University Small Business Development Center, National City Bank, Northwest Pennsylvania Industrial Resource Center, Pennsylvania Department of Community and Economic Development, Sky Bank, National Fuel Gas, Penelec, and Northwest Commission.

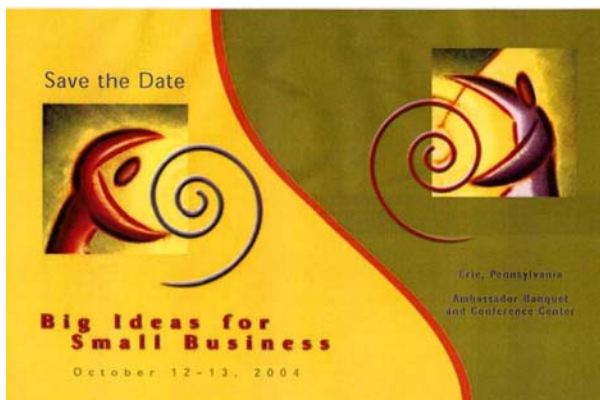
SBA Administrator Barreto is scheduled as the keynote speaker on the morning of October 13th along with the Mayor of Erie Rick Filippi, Congressman Phil English, and Erie County Executive Richard Schenker. A Small Business Development Center Fair will kick-off the conference on October 12, 2004 from 5:30pm to 7:30pm. Vendors serving the needs of small business – from financial services providers to technical support experts – will be exhibiting their products and services. This session provides entrepreneurs with the opportunity to network with other attendees to exchange information and share resources.

The event features interactive workshops and business development experts discussing business financing, marketing tips, technology information and statistical and data collection information to help small business succeed. The program has been designed to provide valuable information to the start-up and early stage business owners as well as information for the established and expanding business concern.

SBA’s ADD/MED Barbara Fisher will speak on the topic of “How to do business with the federal government” and acting Finance Chief Steve Drozda will explain the SBA’s loan guaranty programs to the audience.

For additional information or to register for this event, contact:

Robyn Kenemuth
Northwest Commission
395 Seneca Street
Oil City, PA 16301
Phone: 814-867-4800 extension 100
Email: robynk@nwcommission.org



“Ask the Expert”

The African American Chamber of Commerce of Western Pennsylvania recently announced its new “Ask the Expert” program, which is available to the public, both members and non-members of the Chamber.

“Ask the Expert” program is held every Thursday from 9:00am-Noon, which entrepreneurs can call (412)392-0322 to ask questions concerning their business. During the month of October, the program will focus on legal issues. The Chamber invites entrepreneurs to utilize this new program for assistance and looks forward to hearing from the small business community. **SBA**

Welcoming the new Regional Administrator



Acting District Director Don Carter recently spent two days in Philadelphia with the new Regional Administrator, Stephanie Watkins (pictured above), and the other Region III District Directors. This session provided the opportunity for the region to welcome Stephanie and to brief her on District activities.

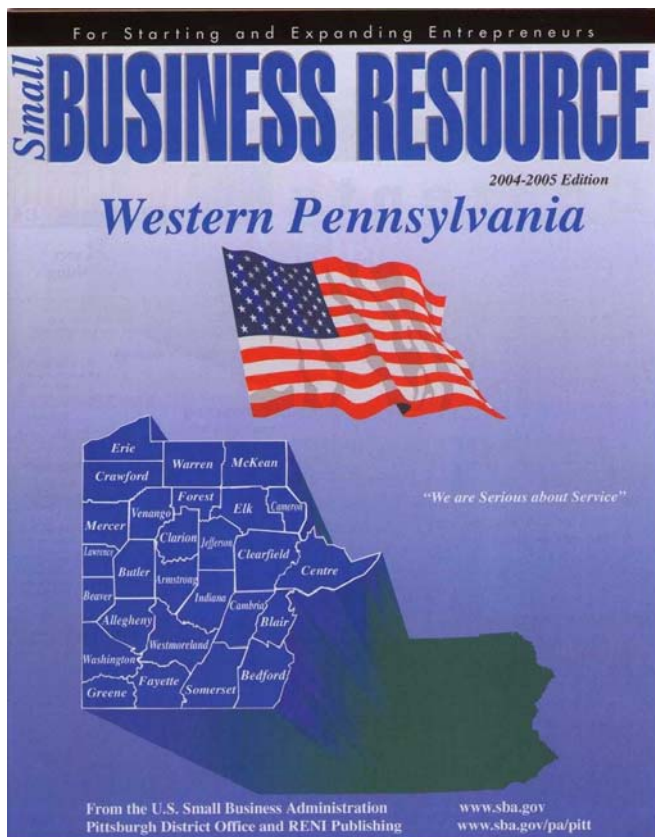
Carter stated, “Ms. Watkins brings a commitment to community service that will prove an asset in her new role with the SBA.” **SBA**

New Small Business Resource Guide

The 2004-2005 edition of the SBA *Western Pennsylvania Small Business Resource Guide* is now available for all resource partners to share with their clients. This is an excellent tool for existing and aspiring entrepreneurs who are looking for helpful resources that will provide information as they pursue their goals.

The Guide has the latest information on SBA's programs and services, guidance to prepare a business plan, tips to obtain financing, insight into the procurement process, government regulations, the Minority Business Development – 8(a) Program, and HUBZones. Entrepreneurs will also find a comprehensive listing of participating SBA lenders, Small Business Development Centers (SBDCs), Service Corps of Retired Executives (SCORE) Chapters, Chamber of Commerce, and Economic Development Organizations.

To obtain additional copies of this Guide to pass along to clients, disseminate at small business seminars, or to distribute at trade shows, contact Ray Becki at (412) 395-6560, extension 104 or by e-mail at raymond.becki@sba.gov.



Nominations for Small Business Week

If you know a hard working, enthusiastic entrepreneur or a devoted advocate of small business who deserves recognition for their contribution to the small business community, the U.S. Small Business Administration provides a venue to acknowledge the individual. Every year, the SBA accepts nominations for its Small Business Awards Program.



Nominations for Small Business Person of the Year must meet certain criteria, which include staying power, growth in employment, increase in sales or unit volume, innovation, response to adversity, and evidence of contributions to his or her community.

Advocates of small business are presented awards to individuals who have taken an active role in creating opportunities to promote the interest of small business.

The local SBA office, in conjunction with the Western Pennsylvania Small Business Network (WPSBN), will honor the Western Pennsylvania winners at a luncheon celebration on Friday, May 20, 2005 at the Westin Convention Center Pittsburgh. This annual awards luncheon has a history of being quite successful in drawing an audience of at least 500 attendees.

Nominations will be accepted through late fall. If you would like to recognize an outstanding small business leader for their contribution to the small business community, consider submitting a nomination for this award program. Contact Ray Becki of the local SBA district office at (412)395-6560, extension 104, for additional information on the nomination process. **SBA**

We are moving...

As of November, our new address will be:
411 Seventh Avenue
Pittsburgh, PA 15222

Our telephone number will remain the same.

SBDC Environmental Assistance

By Lee Ann Briggs, Duquesne University SBDC

The Pennsylvania Small Business Development Centers (SBDC) **Environmental Management Assistance Program (EMAP)** offers free and confidential assistance to small business owners with environmental and health and safety compliance, pollution prevention, waste minimization, energy efficiency and the development of new environmental technology.

EMAP, a statewide program offered at all 16 SBDCs in Pennsylvania, works individually with over 300 businesses each year. Environmental specialist Lee Ann Briggs, REM serves the southwest region and is located at Duquesne University's Chrysler Corporation Small Business Development Center. Lee Ann has over eighteen years of experience in both consulting and industrial capacities and is fully knowledgeable in federal and state environmental laws. She serves as a regional environmental resource, providing one-on-one consulting and offering environmental training and workshops.

According to Briggs, "EMAP offers a unique and valuable service to the busy small business owner -- we help them understand complex environmental regulations and also look for opportunities to improve their operations, reduce waste and utility use, and, ultimately, improve their bottom line."

Almost any type of business, regardless of size or stage of business, can benefit from EMAP services. "A start-up business purchasing property may have questions about environmental liability, while an existing company may need help interpreting new regulatory requirements or exploring energy efficiency opportunities," says Briggs.

Here's what one client had to say about his experience with the EMAP program. *"We were provided with a very detailed and professional report that gave us a much greater understanding and awareness of the applicable environmental and health and safety regulations. Without this resource, we would have had a great deal of difficulty determining the applicability, as well as how to meet, the various environmental and safety-related requirements."* Briggs helped this client find a local user for their plastic waste stream rather than sending it to the local landfill. By recycling their plastic, the client will be saving \$1,000 a year and significantly reduced their regulatory reporting requirements. The demand for this type of assistance spurred the SBDCs to recently launch a new on-line materials exchange service, www.materialtrader.org, to make it easier for businesses in Pennsylvania to find alternatives to disposing of their waste materials.

Another client Briggs assisted was in the process of relocating their growing business and was interested in purchasing a larger production facility. With the rising cost of energy, the company wanted to be sure the facility's monthly utility costs were in check with their budget. EMAP recommended installing energy efficient lights in the new building, which cost less to operate than traditional lighting and will pay for themselves in less than five years! This client quoted *"It was easy to work with the SBDC, and I found their input and suggestions very valuable. Their cost estimates were right on the mark!"*

To learn more about EMAP services and how they can help your business, contact your nearest SBDC or visit the website, pasbdc.org/emap/. Contact Lee Ann Briggs of Duquesne University SBDC directly by phone at (412)396-6233 or by e-mail at briggs@duq.edu. **SBA**

SBA Strengthens reaches out to Spanish-speaking Community

The SBA has created four new brochures written in Spanish to provide its Spanish-speaking customers with additional, easy to use information about basic entrepreneurship and SBA resources. The new brochures are entitled *Information for the Small Business Owner, How to Start Your own Business: A Practical Guide, How to Finance a Small Business, and Assistance for Small Businesses at Women's Business Center*. Additional information can also be found on the Spanish-language portal www.negocios.gov, which SBA launched two years ago.

This is part of SBA's effort to expand its reach within the Spanish-speaking community, the largest ethnic minority in the country. Hispanic-owned businesses are one of the most dynamic segments of the U.S. economy as they account for approximately 8 percent of all U.S. businesses (close to 2 million), with an annual revenue of nearly \$200 billion.

SBA

SBA will revisit Size Standard Proposal

The SBA announced that it is withdrawing the proposed rules that would have changed the standards by which a business is designated as 'small' for the purposes of government programs. The agency responded to customer input during the 60-day comment period by re-examining the rule and extending the time frame for additional comments to 105 days.

Small businesses who responded indicated that the revisions were a good idea, but needed a little more work. As a result, SBA will study this rule further as the current system is in need of simplification. **SBA**

Employee News

Pittsburgh District Office has new Acting District Director

Until further notice, Don Carter will serve as Acting District Director for the Pittsburgh District Office of the U.S. Small Business Administration. He formerly served as the Deputy District Director under Al Jones prior to his retirement.

Prior to 1996, Don served as Assistant District Director at the West Virginia District Office of the SBA where he supervised a staff that was responsible for training, counseling, and economic development programs for existing and potential small business owners in the fifty-five counties in the state of West Virginia.

A native of Charleston, West Virginia, Don has operated a day care center, retail toy store, and is a licensed realtor in West Virginia. He attended West Virginia State College, where he studied business management and chemistry. He also graduated from an Entrepreneurial Development Training Program designed for Progress Association for Economic Development in conjunction with the Wharton School of Business in Philadelphia.

Don's responsibilities at the Pittsburgh District Office of SBA include managing the staff and carrying out the mission of the Agency by delivering SBA programs and creating opportunities for small businesses in Western Pennsylvania.

SBA

New Regional Administrator-Region III

Stephanie A. Watkins has been appointed as the new regional administrator for the SBA, overseeing Region III, which consists of Delaware, Maryland, Pennsylvania, Virginia, West Virginia, and the District of Columbia. Region III is one of the most populated in the nation. In fiscal year 2003, the district offices in Region III approved 7,674 guaranteed loans for more than \$923 million.

Ms. Watkins learned about the rewards and challenges of small business ownership through her father, who owned a small construction firm. Ms. Watkins attended the University of Pennsylvania and graduated with a Bachelor's degree in Sociology.

Ms. Watkins has had an extensive career in higher education. Her experience includes fifteen years in medical school admissions; she has also been a financial aid administrator and a career counselor on the university level. Ms. Watkins served as an appointee in the Office of Assistant Secretary for Postsecondary Education in the U.S. Department of Education. Formerly a shareholder in a small business, Ms. Watkins most recently served as a key administrator at Drexel University College of Medicine. **SBA**

New Assistant District Director for Marketing & Entrepreneurial Development

Barbara Fisher, formally the Business Opportunity Specialist in the Pittsburgh District Office, has been promoted to the ADD for MED. Barbara, who is a 25 year veteran employee of the federal government, will head up a division responsible for Marketing SBA Programs and administrating Government Procurement activities in the 27 county area covered by the district office.

Her knowledge of government procurement regulations and her networking abilities will greatly benefit small businesses in our area. **SBA**

Al Jones Hangs up his Hat

Althier Jones, or rather, Al as most of us know him, has decided to retire after more than 30 years with the U.S. Small Business Administration. Since Mr. Jones' appointment to Pittsburgh on December 11, 1995, he has led the Western Pennsylvania District Office to be the second most productive SBA office in Region III in business counseling and financial assistance to small businesses (Region III covers the states of Pennsylvania, Delaware, Maryland, Virginia, West Virginia, and the District of Columbia). Over the last 9 years, he has guided this office to record breaking accomplishments. In fiscal year 1995, this office approved 694 guaranteed loans and in fiscal year 2003, 2,382 loans were approved, which is a 243 percent increase.

Al's career started in the Washington, D.C. District Office of SBA. He later accepted an appointment in SBA's Headquarters where he enrolled in the District Director Candidacy Program. He was a Branch Manager for the SBA's Melville Branch Office in Long Island, New York and then moved on to serve as Deputy District Director in the SBA Louisville District Office.



All of us at SBA wish Al, pictured at the right at the SBA National Expo, much happiness and all the best in his future endeavors! **SBA**

Student Intern Qi Wei “Lynn” Zhou Completes her SBA Summer Internship

Qi Wei “Lynn” Zhou of Bucknell University completed her six week summer internship at the U.S. Small Business Administration, Pittsburgh District Office. Affectionately known by her nickname, Lynn, Ms. Zhou worked in conjunction with the Minority Enterprise Development Division under Barbara Fisher and Acting District Director Donald S. Carter. Lynn also provided assistance to Public Information Officer Raymond Becki in contacting media representatives (both pictured below).

“Lynn was a big help to the SBA District Office and really pulled contributed as an intern this summer,” commented Ray Becki. “She was one of the best interns we have had at SBA in the past eight years,” he added. “Because of her stellar performance, SBA plans to provide internships possibilities to students over the next semester and the following one as well.”

Lynn is a student at Bucknell University majoring in Business Administration and will be a senior this year with plans for graduating in May 2005.

For information on the SBA Internship Opportunities, contact Acting District Director Donald S. Carter, telephone (412)395-6560 x113. **SBA**



Marketing Assistant Ashley N. Greco Succeeds in Summer Internship

Ashley Greco, a senior at the University of Pittsburgh, recently completed her summer internship at the SBA’s Business Information Center (BIC). Ms. Greco assisted Donald Nemchick, manager of the SBA Business Information Center, and Emily Buka, Executive Director for Riverside Center for Innovation, the private sector partner of the SBA, in developing marketing strategies and assisting entrepreneurs at the BIC site, located at 700 River Avenue on the Pittsburgh North Shore.

Ashley is entering her senior year with a major in Marketing and a minor in Economics. Upon graduation in May 2005, she will explore her options for continuing her education with a goal towards obtaining an MBA.

“Ashley exudes charisma and has a great work ethic,” commented Don Nemchick, her mentor (both pictured at the right). “She impressed me every day! Most noteworthy, she patiently worked one-on- one, all day, with a veteran who needed assistance developing unusual marketing material for a non-traditional business. With Ashley’s help, the entrepreneur now has a much needed and very cool logo to promote her small business. We all wish Ashley the best and thank her for bringing positive energy to the BIC.”



For additional information on resources available at the SBA’s Business Information Center, call Don Nemchick at (412) 322-6441. **SBA**

New Western PA SCORE Chapter Chairpersons

Three new SCORE Chapter Chairpersons will assume office on October 1, 2004, the first day of fiscal year 2005:

- **Richard “Dick” Baker** for the Pittsburgh SCORE Chapter encompassing the Greater Pittsburgh area, including Allegheny, Beaver, Butler, Washington, and Northern Westmoreland County
- **Charles Reeves** for the Altoona-Blair County SCORE Chapter.
- **Ned Book** for the Central Pennsylvania SCORE Chapter based in State College, and covering Centre, Clearfield and Huntingdon counties.

These three individuals are replacing, Betty Camden, Shirley Long and Bob Scannell, respectively.

All three of these individuals recently attended the National SCORE training program for incoming Chapter Chairpersons, which was held in Portland, Maine.

Each of these individuals brings a wealth of experience to their leadership roles in SCORE. Dick Baker previously served as the Director of Information Systems at Bayer Corporation; Charles Reeves was a General Manager at the CBS TV affiliate in Altoona; and Ned Book was not only a CEO for a 4,000 person company from 1974 to 1987, but he also served as CEO of a Washington-based trade association from 1987-1995.

For more information on the SCORE Program, including how to join, or how to access their free, confidential counseling in Western Pennsylvania, contact Ray Becki at (412)395-6560, extension 104. **SBA**